

Indiana's Identity Theft Victim Kit

This kit is designed to help you through the process of resolving your identity theft case and clearing your name. While there are many general identity theft resource guides available, this kit was specifically developed to provide assistance to Hoosiers who have been the victim of identity theft, as well as individuals in other states who had their personal information fraudulently used in the state of Indiana.

Repairing your identity can be a lengthy and confusing process. As you contact creditors, financial institutions and law enforcement, it is important that you keep track of the actions you take. You may want to use this **course of action form** to help you retain a record of your progress.

When your identity is stolen, it can be misused in a variety of different ways. As soon as you become aware that your information has been stolen or used by someone other than yourself, there are several basic steps you should take:

Step 1

Report the incident to the fraud department of the three major credit bureaus.

- ❑ **1.** Ask the credit bureaus to place a "fraud alert" on your credit report.
- ❑ **2.** Order copies of your credit reports so you can review them to see if any additional fraudulent accounts have been opened in your name or if any unauthorized charges have been made to other accounts.
- ❑ **3.** Request a victim's statement that asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.

- ❑ **Equifax**

P.O. Box 740241
Atlanta, GA 30374-0241
To order your report: 1-800-685-1111
To report fraud: 1-800-525-6285
TDD: 800-255-0056

- ❑ **TransUnion**

Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92634-6790
Email: fvad@transunion.com
To order your report: 1-800-888-4213
To report fraud: 1-800-680-7289
TDD: 877-553-7803

- ❑ **Experian**

P.O. Box 9532
Allen, TX 75013
To order your report: 1-888-EXPERIAN (397-3742)
To report fraud: 1-888-EXPERIAN (397-3742)
TDD: 800-972-0322

- ❑ **File a complaint with the FTC's Identity Theft Clearinghouse**

The Clearinghouse is the federal government's repository for ID theft complaints. Complaint information is entered into a central database, the Consumer Sentinel, which is accessed by many local and state law enforcement agencies in Indiana, as well as Indiana's Attorney General, for identity theft investigations. Call the toll-free hotline at **1-877-IDTHEFT** or complete an **online complaint form**.

Step 2

- ❑ 1. Contact the fraud department of each of your creditors.
- ❑ Gather the contact information for each of your credit accounts (credit cards, utilities, cable bills, etc.) and call the fraud department for each creditor.
- ❑ Report the incident to each creditor, even if your account at that institution has not been tampered with. Close the accounts that you believe have been compromised. Ask the credit bureaus to place an "alert" on any accounts that remain open.
- ❑ 2. Follow-up your phone calls in writing immediately. The Federal Trade Commission provides an **Identity Theft Affidavit**, a standardized form used to report new accounts fraudulently opened in your name. Check with the company to see if they accept this form. If not, request that they send you their fraud dispute form.
- ❑ 3. Confirm all conversations in writing. Follow behind your phone call with a letter and any necessary documentation to support your claim.
- ❑ 4. Read "**Identity Crime: When Bad Things Happen to Your Good Name.**" This brochure contains sample dispute letters to help get you started as well as more information on resolving credit problems.

Step 3

- ❑ **1.** Contact your bank or financial institution.
- ❑ If your checks have been stolen, or if you believe they have been used, contact your bank or credit union and stop payment right away.
- ❑ **2.** Put stop payments on any outstanding checks that you are unsure about.
- ❑ **3.** Contact the major check verification companies and request they notify retailers who use their databases not to accept your checks:
 - ❑ **TeleCheck** 1-800-710-9898 or 927-0188
 - ❑ **Cetergy**, Inc 1-800-437-5120
 - ❑ **International Check Services** 1-800-631-9656
- ❑ **4.** Call SCAN at 1-800-262-7771 to learn if bad checks have been passed in your name
- ❑ **5.** If you suspect your accounts have been compromised, cancel your checking and savings accounts and obtain new account numbers.

Step 4

- ❑ 1. Report the incident to law enforcement.
- ❑ 2. Contact your local police department or sheriffs office to file a report. When you file the report, provide as much documentation as possible, including copies of debt collection letters, credit reports, and your notarized **ID Theft Affidavit**.
- ❑ 3. Request a copy of the police report. Some creditors will request to see the report to remove the debts created by the identity thief.
- ❑ 4. Report the crime to the **Indiana Financial Crimes Task Force**.

**c/o U.S. Postal Inspector Service
8755 Guion Rd., Suite B
Indianapolis, IN 46268
(317) 874-2200**

What else can I do?

- ❑ **Report the identity theft to the Indiana Bureau of Motor Vehicles**
- ❑ 1. A person who alleges that their identification or Driver's License has been stolen, lost or otherwise misplaced must file a written complaint or notice with the BMV requesting a new driver license number (No oral or telephone requests are accepted).
- ❑ 2. If the BMV receives such written correspondence, then the written request is forwarded to Driver Services, Driver Services License Division for review by the administrative staff.
- ❑ 3. The Driver License Division will send a form response or form notice that states that the person must provide the following information for issuance of a new DL# (If not included in the initial written request):
 - ❑ Police report (including - that the information was lost, stolen or otherwise misplaced);
 - ❑ Documentation relating to fraudulent purchases, including credit card statements, letters to credit card companies or credit reporting agencies indicating unauthorized purchases;
 - ❑ Court orders expunging traffic violations or judgments determined not to have been made by the person;
 - ❑ Bank account statements, canceled checks, letters of notification to and from banks explaining there circumstances for NSF or stop payment notifications relating to fraud, etc.;
- ❑ 4. The written request for a new Driver's License number and the response from the Drivers License Division responses are microfilmed and recorded on the individuals driving record.
- ❑ 5. Upon receipt from the individual of the required documentation requested in the BMV response letter, documents are microfilmed and placed on the driver record. After careful review by Drivers License Management, a recommendation as to the issuance of a new Driver's License number is made. If a new drivers license number is recommended, the paperwork is forwarded to the Director of Driver Services for that final approval.
- ❑ 6. A letter from the Drivers License Division is sent to the individual either issuing a new Driver's License number (which the person can take to the license branch to obtain a new license) or a letter is sent to the individual explaining why a new Driver's License number is not being issued at this time. This letter will inform the individual the option for an administrative

hearing. All requests for an administrative hearing must be in writing and directed to the Legal Department of the BMV.

- ❑ **7. Issuance or denial is microfilmed and a comment is placed on the record of the individual.**
- ❑ **Report Mail Theft to the U.S. Postal Inspection Service.**
The U.S. Postal Inspection Service will investigate if your mail has been stolen by an identity thief and used to obtain new credit or commit fraud. Incidents should be reported to your nearest U.S. Postal Inspection Service district office.
- ❑ **Report Passport Fraud to the U.S. Department of State.**
If your passport is lost or stolen or you believe it is being used fraudulently, contact your local Department of State field office.
- ❑ **Protect your Social Security number.**
The Social Security Administration can verify the accuracy of the earnings reported on your social security number. To check for inaccuracies or fraud, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration. Call 1-800-772-1213 or visit www.ssa.gov.

Minimize your risk

Learn more about what you can do to protect the privacy of your personal information by reading our [prevention tips](#), and visiting the [Federal Trade Commission's Identity Theft Website](#).

Forms

- [Identity Theft Affidavit](#)
A standardized report form to provide to companies in which a new account was fraudulently opened in your name.
- [FTC Complaint Form](#)
This online form transmits your complaint to the Federal Trade Commission's Identity Theft Clearinghouse.